



State of Connecticut

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December 18, 2013

Members of the Connecticut General Assembly Insurance Committee

Senator Joseph J. Crisco, Co-Chair

Representative Robert W. Megna, Co-Chair

Insurance and Real Estate Committee

Room 2800, Legislative Office Building

Hartford, CT 06106

Dear Senator Crisco, Representative Megna and Members of the Insurance Committee,

Thank you for convening the Insurance Committee last month to discuss the current state of Access Health CT. While I appreciate the answers and comments provided by Mr. Counihan of Access Health CT at the meeting, I still have several unanswered questions. I am requesting a public hearing to serve as an opportunity for Mr. Counihan to provide answers to my questions and to give the Insurance Committee a chance to explore solutions to the unintended problems associated with Access Health CT.

I still find it extremely disturbing that so many Connecticut residents have lost their health insurance coverage due to the Affordable Care Act. I know that this was not the intention of the law, but it was a consequence I was disappointed to see our governor ignore. Today, we are left with only one option – to rectify the new health system we have in an effort to get our citizens insured. To do that, I am seeking collective urgency to address my questions.

I am particularly concerned about the accuracy of information on Access Health CT's website, the shopping experience on the exchange, sustainability of the exchange in the coming years, outreach efforts directed at small businesses and privacy concerns. We all share the goal of reducing the number of uninsured in the state and improving healthcare outcomes for all of our state's residents. It is my hope that the answers Mr. Counihan will provide can help us achieve these goals.

My questions include the following:

- 1) **Accuracy:** *What assurances can we give individuals who sign up for a plan through Access Health CT that information about their plan benefits and costs are accurate?*

We know that more than 2,400 Connecticut customers who bought health plans through Access Health CT in October were given incorrect information about their insurance plans. In one case, the incorrect information underestimated the maximum out-of-pocket cost by at least \$4,000, according to a Hartford Courant report on December 11. The report also states that the issue was resolved. Can more information about the problem and resolution be provided? I do not believe that this situation was handled in a transparent manner by Access Health CT, and I would like to know exactly what went wrong, who knew about the issues, and what was done. We need to prevent problems like this from happening again and we need a full account of the situation in a public hearing setting to understand the issue and correct future behavior.

- 2) **Shopping Experience:** *Why are there still issues with the usability of the website and what is being done to correct these problems?*

Issues with the usability of the website have been brought to my attention by many frustrated constituents. Based on their experiences, my above question applies to two main issues: 1) the lack of an easy way to see which doctors and facilities are part of a health insurance plan when shopping for insurance on Access Health CT's website and 2) technical problems with the website that result in customer and broker frustration.

Supporters of the Affordable Care Act have said that health insurance exchanges are going to be like Amazon; a place where you can compare products and find the best value for you and your family. We know how important it is to not only compare the costs of a health insurance plan, but to compare the doctors and facilities that are part of the plan. So, why is this information not easily accessible in one central database? I understand that Access Health CT relies on insurance companies to provide links to lists of covered doctors. However, it was reported by the CT Mirror on October 9, 2013 that not every link on the website led to provider directories and some plans had more information available than others. Are there any plans to host this information on the Access Health CT website? When can we expect integration of provider networks with the Access Health CT website?

Individuals have also expressed to me repeated frustration with the technical usability of the website. The process of signing up for health insurance through the site can take as long as three hours, according to some of the complaints I have heard. These technical issues may not be as widespread as the problems faced by the federal health insurance exchange, but they do exist in Connecticut. What is the full extent of these problems and how can we correct them?

- 3) **Sustainability:** *Why don't we know the number of young people who will need to purchase insurance through the exchange to make Access Health CT successful and what steps can be implemented now to ensure sustainability without the need to resort to taxpayer assistance?*

We know that in order for Access Health CT to be successful and to keep premiums from becoming even higher than they already are, younger people need to purchase insurance through the exchange. We also know that those who have already enrolled, "...skew to the older end of the spectrum: 40 percent are between the ages of 55 and 64; 22 percent are between 45 and 54; 11 percent are between 35 and 44; 11 percent are between 26 and 34; 8 percent are between 18 and

25; 7 percent are younger than 18” (Hartford Courant, December 5, 2013). Unfortunately, no one seems to know quite how many young people we need to sign up. Why was this number not calculated and how can we ensure that Access Health CT is sustainable without relying on taxpayer assistance?

- 4) **Clear Messaging:** *What are the enrollment numbers for small businesses through the exchange and what obstacles do small businesses face in the sign up process?*

The amount of businesses that have signed up for health insurance through the exchange is believed to be a very small number, as confirmed in a report from the Republican American on December 16. In the report, the low number is attributed to confusion over the tax credit and deadlines.

The report was not the first time we heard concerns raised related to business owners and the healthcare exchange. At the Insurance Committee meeting on November 22, the Connecticut Business and Industry Association representative, Jennifer Herz, expressed concerns in her testimony about the lack of information available to help businesses address administrative burdens related to health insurance. She also described confusion about where businesses can go to get insurance.

I want to know how many business owners have successfully signed up for health insurance for their employees through Access Health CT and I want a detailed description of the procedure for signing up. Clearly there are obstacles in the system that we need to acknowledge and address.

- 5) **Privacy and Peace of Mind:** *What has been done to address privacy concerns that Connecticut residents have expressed?*

There is, at the very least, a perception of privacy issues with Access Health CT. In recent days, there have been several national news stories that have raised serious questions about the security of personal data transmitted through federal health insurance exchanges. In October, CT Mirror reported on potential security threats to Connecticut’s exchange. Are there any new steps that are being taken to ensure the security of information transmitted through Access Health CT’s website? How can we restore confidence in the system for citizens concerned with privacy issues?

I appreciate your prompt attention to these important questions. My goal is to create an opportunity for members of the public and elected officials to meet with Access Health CT once more before the new year, to ask questions, get answers and restore peace of mind.

Sincerely,

A handwritten signature in black ink that reads "Kevin D. Kelly". The signature is written in a cursive, slightly slanted style.

Senator Kevin Kelly, ranking member of the Connecticut General Assembly’s Insurance Committee

CC:

Mr. Kevin Counihan

Chief Executive Officer

Access Health CT

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